

Information to identify the case:

Debtor 1 **Margaret Ann Dykins**
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **14-10918-TPA**

Social Security number or ITIN **xxx-xx-7472**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Margaret Ann Dykins

12/20/19

By the court:

Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Margaret Ann Dykins
DebtorCase No. 14-10918-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: dpas
Form ID: 3180WPage 1 of 2
Total Noticed: 39

Date Rcvd: Dec 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2019.

db +Margaret Ann Dykins, 519 McCalmont Street, Franklin, PA 16323-2721
 cr +NATIONSTAR MORTGAGE LLC, Aldridge Pite LLP, 3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1623
 13909710 +Aaron Sales & Lease Own, Attn: Bankruptcy, 2800 Canton Road, Marietta, GA 30066-5471
 13909711 +Aes / Keystone Best, 1200 North 7th Street, 4th Floor, Harrisburg, PA 17102-1419
 13909712 +Aurora Loan Services, Attn: Bankruptcy Dept., 10350 Park Meadows Drive, Littleton, CO 80124-6800
 13909718 +Community Eye Care Specialists, 110 East Columbus Avenue, Corry, PA 16407-1340
 13909719 +Federal Loan Service, PO Box 69184, Harrisburg, PA 17106-9184
 13909725 +KML Law Group, PC, BNY Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 13909728 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy, 350 Highland Drive, Lewisville, TX 75067)
 13935425 +Nationstar Mortgage LCC, ATTN: Bankruptcy Department, PO BOX 630267, Irving, TX 75063-0116
 13921549 +PA SCDU, PO Box 69110, Harrisburg, PA 17106-9110
 13928798 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
 13909729 +PHEAA / HCB, Aes / Ddb, Po Box 8183, Harrisburg, PA 17105-8183
 13909732 +US Department Of Education, 400 Maryland Avenue Southwest, Washington, D.C. 20202-0001
 13921550 +Venango County DRS, 1174 Elk Street, # 324, Franklin, PA 16323-1279

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBCNOTICE1@state.pa.us Dec 21 2019 03:06:43 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +E-mail/Text: lalusher@galaxyfcu.com Dec 21 2019 03:07:12 Galaxy Federal Credit Union,
 Linda Lusher, 1313 LIBERTY AVENUE, Franklin, PA 16323-1528
 13911724 EDI: PHINAMERI.COM Dec 21 2019 07:48:00 AmeriCredit Financial Services, Inc.,
 P O Box 183853, Arlington, TX 76096
 13927995 +EDI: AAEO.COM Dec 21 2019 07:48:00 Aaron's SALO Lockbox, P.O. Box 102746,
 Atlanta, GA 30368-2746
 13918086 +EDI: PHINAMERI.COM Dec 21 2019 07:48:00 AmeriCredit Financial Services, Inc. dba GM Financ,
 P O Box 183853, Arlington, TX 76096-3853
 13951769 EDI: AIS.COM Dec 21 2019 07:48:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13909713 EDI: BANKAMER.COM Dec 21 2019 07:48:00 Bank Of America, Po Box 982235,
 El Paso, TX 79998
 13909716 EDI: CITICORP.COM Dec 21 2019 07:48:00 Citibank Sd, NA, Attn: Centralized Bankruptcy,
 PO Box 20507, Kansas City, MO 64195
 13909714 +EDI: CAPITALONE.COM Dec 21 2019 07:48:00 Capital One, Po Box 30253,
 Salt Lake City, UT 84130-0253
 13909715 +E-mail/Text: matthartweg@cbjcredit.com Dec 21 2019 03:07:30 Cbj Credit Recovery,
 117 West 4th Street, Jamestown, NY 14701-5005
 13909717 +EDI: WFNNB.COM Dec 21 2019 07:48:00 Comenity Bank / Victoria Secret, Po Box 182789,
 Columbus, OH 43218-2789
 13979559 EDI: ECMC.COM Dec 21 2019 07:48:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408
 13909720 +EDI: GMACFS.COM Dec 21 2019 07:48:00 G M A C, PO Box 380901, Bloomington, MN 55438-0901
 13909721 E-mail/Text: lalusher@galaxyfcu.com Dec 21 2019 03:07:12 Galaxy Federal Credit Union,
 300 3rd Street, Franklin, PA 16323
 13909722 +EDI: RMSC.COM Dec 21 2019 07:48:00 GE Capital Retail Bank / Old Navy, Attention: GEMB,
 Po Box 103104, Roswell, GA 30076-9104
 13909723 +EDI: PHINAMERI.COM Dec 21 2019 07:48:00 Gm Financial, Po Box 181145,
 Arlington, TX 76096-1145
 13909724 +EDI: HFC.COM Dec 21 2019 07:48:00 HSBC Bank, Attn: Bankruptcy, PO Box 5213,
 Carol Stream, IL 60197-5213
 13979367 E-mail/PDF: resurgentbknotifications@resurgent.com Dec 21 2019 03:14:38
 LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota),,
 N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 13909726 +E-mail/PDF: resurgentbknotifications@resurgent.com Dec 21 2019 03:13:58 Lvnv Funding Llc,
 Po Box 10497, Greenville, SC 29603-0497
 13909727 +EDI: MID8.COM Dec 21 2019 07:48:00 Midland Funding LLC, 8875 Aero Drive, Suite 200,
 San Diego, CA 92123-2255
 13909730 EDI: PRA.COM Dec 21 2019 07:48:00 Portfolio Recovery Associates, Attn: Bankruptcy,
 Po Box 41067, Norfolk, VA 23541
 13927992 EDI: Q3G.COM Dec 21 2019 07:48:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 13909731 +EDI: SEARS.COM Dec 21 2019 07:48:00 Sears / Cbna, Po Box 6282,
 Sioux Falls, SD 57117-6282
 13909733 +EDI: VERIZONCOMB.COM Dec 21 2019 07:48:00 Verizon Pennsylvania, Attn: Bankruptcy,
 3900 Washington Street, Floor 1, Wilmington, DE 19802-2126

TOTAL: 24

District/off: 0315-1

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Form ID: 3180W

Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC
cr Nationstar Mortgage LLC D/B/A MR. Cooper
13911725 Filed claim #2 imported confirmation to Tools
cr* +Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
cr* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408

TOTALS: 3, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor NATIONSTAR MORTGAGE LLC andygornall@latouflawfirm.com
Daniel P. Foster on behalf of Debtor Margaret Ann Dykins dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com
James M. Greenfield on behalf of Creditor Galaxy Federal Credit Union
greenfieldlaw@dalewoodardgent.com
Jerome B. Blank on behalf of Creditor Nationstar Mortgage LLC D/B/A MR. Cooper pawb@fedphe.com
Karina Velter on behalf of Creditor Nationstar Mortgage LLC amps@manleydeas.com
Karina Velter on behalf of Creditor NATIONSTAR MORTGAGE LLC amps@manleydeas.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmeccf@chapter13trusteewdpa.com
Thomas Song on behalf of Creditor Nationstar Mortgage LLC D/B/A MR. Cooper pawb@fedphe.com
TOTAL: 10